P.01

TRANSACTION REPORT

MAY-11-90 FRI 9:58

DATE	START	RECEIVER	TX TIME	PAGES	NOTE
MAY-11	9:57	14159613966	1'47"	3	OK

P.01

TRANSACTION REPORT

MAY-11-90 FRI 9:50

DATE	START	RECEIVER	TX TIME	PAGES	NOTE
MAY-11	9:48	LONDON	1'49"	3	OK

Paris

P.01

TRANSACTION REPORT

MAY-11-90 FRI 10:03

DATE	START	RECEIVER	TX TIME	PAGES	NOTE
MAY-11	10:01	01133142778582	1'48"	3	OK

INPUT®

Parsippany Place Corporate Center, Suite 201, 959 Route 46 East, Parsippany, NJ 07054 (201) 299-6999

FAX No. (201) 263-3341

FAX TRANSMITTAL FORM

COVER SHEET - Page 1

DESTINATION: INPUT - UK, France, Cal

FAX NUMBER:

ATTENTION: Tim, Thierry, Norm

Telephone Number/Location

FROM: Tom O'Flaherty

DATE: 5/11

PAGES: 1 of

TYPE: CONFIDENTIAL CORRESPONDENCE YES NO

URGENT YES ~~NO~~

CHARGE CODE: YEBNS

COMMENTS: Bull Status

- John McGann will be talking directly with Serge today (5/11). (We understand that Serge may need the U.S. data by 5/15, not 5/17)
- Relations with Bull in the U.S. now seem good, both because of our ultimate success

in getting interviews, as well as because of John's subsequent work in getting additional data (on nodes, lines, etc) from Merrill Lynch & Chase Serge understands the difficulty in getting hard data in the U.S. (& we understand his need for as much hard data as possible)

- Work remaining:
  - Finishing data collection
    - -- Merrill Lynch – done, being written up
    - -- Chase " "
    - -- Citicorp – not yet done. I propose using John McGann for this due to geography & time constraints
    - -- Bank of America – Norm should try to fill in "obvious" spaces
    - -- Visa – Same as above

- In view of the importance of the Bull relationship & the non-performance of INPUT Japan, I want to take all reasonable steps to give Bull satisfaction from the U.S

- Questions

  - Is some kind of U.S. banking overview required? We're not sure.

    Tim/Thierry: Let me know ASAP what Bill is expecting? Can this be satisfied by one of you taking an extract from the Sept 1989 US MAPS Banking/Finance report?

  - Budget: So far NJ alone has expended over 4 ESDs on this. We may need 1 additional ESD.

    I have been assuming that we're ok for this level of spending

INPUT

PICCADILLY HOUSE
33/37 REGENT STREET, LONDON SW1Y 4NF
TEL: (01) 493 9335 TELEX: 27113
FAX: (01) 629 0179

FAX TRANSMITTAL FORM

Advisor to Board { Banking / Insurance / Distrib

DESTINATION: INPUT MV

FAX NUMBER : (415) 961-3566

ATTENTION : NORMAN LITTELL

Telephone Number/Location

NUMBER OF PAGES: 1 of 11

CONFIDENTIAL CORRESPONDENCE YES ✓ NO

URGENT YES ✓ NO

DESCRIPTION

1990 Network Services Pgm Europe

See enclosed letter.

Joint study on intl financial networks
- US · Jap · France · UK · Germany
Compare inroads by/strategies/usage/pub vs private/
development of network services/etc.

****

FROM: Tim STEVENS

DATE: 9/4/90.

INPUT
Project Charge Code: _____

INPUT LTD. DIRECTORS: P.A. CUNNINGHAM (U.S.A.), P.E. CUNNINGHAM, K.W.L. HOCKING, F. LINES
Registered Office: ROLLS HOUSE, 7 ROLLS BUILDING, FETTER LANE, LONDON EC4A 1NH
Registered in England No.: 1470416

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FAX TRANSMITTAL FORM

DESTINATION: INPUT M/V

FAX NUMBER : 0961-20366

ATTENTION : Norman Litten

Telephone Number/Location

NUMBER OF PAGES: 1 of 6.

CONFIDENTIAL CORRESPONDENCE YES ✓ NO

URGENT YES ✓ NO

DESCRIPTION

Norman/Judy → Please find enclosed the letter + the 1st & last pages of the question-naire so that you can see the pages that are missing.

****

FROM: Tim Spurs

DATE: 29/3/90.

INPUT
Project Charge Code:

FAO.
Norman Lillell.
INPUT, Ca

28 March
90

From
Tim Stevens
INPUT, UK.

Re-our ☎ conversation of yesterday, I am faxing you a copy of the questionnaire I have compiled and agreed with Bull.

The target, from a meeting point of view, is as follows:

- High-level person(s) who can talk on Network strategy.
- INPUT to administer questionnaire with Bull, in the form of Bernard Jacquiot (see cvs attached), present.
- It will take (I think) AT LEAST two hours.

The dates requirement is now only since of interest as he is seeing Citicorp on the 9 or 10 April & Chase on the 11th.

a) Would it be possible to arrange the interview with B of A on the 12th or 13th April?
If so, that would be wonderful; thinking further, once you've looked at the questionnaire, do you think it might be useful for someone from the East Coast to attend the Citicorp / Chase meetings? (1990 research etc).

Re-Telerate (AP Dow Jones). I have a contact in London but none in the US. Ideally, Monsieur Jacquiot would like to see someone from Dow Jones on either the 9th, 10th or 11th April but I do not be interested with his other

BERNARD JACQUOT
CONSEILLER À LA DIRECTION
OPÉRATION BANQUE, DISTRIBUTION,
ASSURANCE

Bull

BULL S.A.
168, RUE SALVADOR ALLENDE - 92000 NANTERRE
TÉL. : 47 44 83 56 - TÉLEX : 614988 F

Bernard Jacquot
Advisor to the Board
(Banking, distribution & insurance).

I apologise for the handwriting, but (as usual) I'm trying to keep too many balls in the air to be able to strike my keyboard as well.

As you'll note, he's left it late (originally he was going to be US at the end of April). However, if you could pull off a meeting with B of A on one of those days & Tom can do a similar thing with Dow Jones, then I'll be forever grateful.

If you need more, please call / fax, I'm usually in the office late in the evening.

Thanks, Norman.

Eric

Lerch

USER QUESTIONNAIRE

INTRODUCTION

Introduce yourself as an interviewer from INPUT, an independent consultancy company, explain that we are coordinating with BULL (France) on a project looking into international financial networks as well as running a multi-client network services program.

We would like to ask a number of questions as part of this research. This should not take any longer than 45 minutes, and in appreciation of their co-operation they will receive a short summary of the results, when the report is completed later this year.

REASSURE THE RESPONDENT that any answers will be treated in the strictest confidence and that comments made by individual respondents are never given to our clients. A summary of some comments might be used to illustrate a point in the final report, in which casesuch comments are never attributed to individual respondents.

Q1.
I would just like to check that we can discuss your organization's strategy towards financial information networks and the relationship with data processing services and systems

Yes 1 GO TO Q2

No 2 FIND OUT WHO IS AND RE-INTRODUCE YOURSELF

GENERAL INFORMATION

Q2.
Coul I first check on the principal activities of your organization (circle as appropriate):

NOTE: an organization could easily be active in a number of these at the same time. If this is the case, circle each one, noting which is the prime activity, which are the secondary.
The interviewer should have a good idea which are the activities of the respondent's organisation before telephoning, so do not go thru the whole list of activities; this would seem unprofessional to the respondent.

		PRIME ACTIVITY	SECONDARY ACTIVITY
a.Commercial Banks			
Retail Bank	A	O	O
Building Society	B	O	O
Merchant Bank	C	O	O
International Bank	D	O	O

b. Brokers

Finance House	E	O	O
Securities Broker	F	O	O

c. Others

Card Company	G	O	O
Credit Database	H	O	O
some other (please describe)	I	O	O

Q3.
Could you also indicate the size of your organization?

total asset/annual turnover ('89) _ . .

change versus '88 . %

number of branches _____ (domestics) _____ (foreign)

data processing dpt (n° of people) _

Q4.
Could you please provide a breakdown of your services currently running on your network? (measure volumes). E.g. Collection services, Disbursment services, Cash management, Trading, Electronic Information services...)

a. Customer Services

1. to firms
1 _____
2 _____
3 _____

2. to individuals
1 _____
2 _____
3 _____

b. Intra-bank services
1 _____
2 _____
3 _____

c. Inter-bank services
1 _____
2 _____
3 _____

c.Networking

1
2
3

Q7.
Could you please rank between 1 to 5 (1 being low, 5 high) the importance of the following factors for you to achieve your planned development of computer-based information services?

a.Use of external vendors rather than using internal resources (comments) 1 2 3 4 5

b.Improving the ability of your clients/ end-users to access your system via more sophisticated terminals? 1 2 3 4 5

c.Moving away from a centralized data processing strategy to a decentralized strategy? 1 2 3 4 5

d.The 1992 initiative of the European Commission in gradually developing a Single European Market during the 1990s? 1 2 3 4 5

e.Open international standards (e.g. OSI, UNIX, EDIFACT)? 1 2 3 4 5

GENERAL BANKING & FINANCE INFORMATION

Q8.
Would you agree with the following statement?

Security must be a key issue for any financial institution and is a factor that is constantly putting pressure on increasing the complexity of systems and hence on costs:

YES NO

Q9.Which of the following country markets do you see as leading in the development of new banking & finance systems?

a.the U.S.A. 0

b.Japan 0

c.the UK 0

d.West-Germany 0

e.France 0

f.other 0

comments

Q10.Which do you see as being the 3 leading software and services vendors in the banking & finance sector?

1 _____

2 _____

3 _____

Comments

NETWORK SERVICES

Q11.
Do you have a plan of your network design?

a.Network architecture Centralized Decentralized

b.Protocols/Standards

c.Number & type of nodes

d.Volumes

e.Communication links (Use/Plan to use) (Public/Private) TYMNET INFONET Others

International

National

Q12.
Would you describe the integration of your network within your global information system strategy?

a.Front-ending YES NO

b.Communication modes

.File transfer	YES	NO
.Transaction terminal emulation	YES	NO
.Peer-to-peer applications link	YES	NO
.Message switching	YES	NO

Q13.
Do you use (or plan to use) any of the following technologies?

	USE	PLAN TO USE
.Cable		
.X400		
.FTPM		
.ISDN		
.Satellites		

Q14.
Hereunder are some technical caracteristics for which we would like to have some details

a.Technical carcteristics
1.Reliability

2.Serviceability

3.Availability

4.Performance
4.1 Average response time
4.2 Message transferring time
4.3 Average volume transferred/hr

b.Network management (Domestic, external customers)
1.Services offered

2.Package used (e.g. NETVIEW, NETWARE...)

3.Security management
(how?)

Q12.
Would you describe the integration of your network within your global information system strategy?

a. Front-ending YES ____ NO ____

b. Communication modes

.File transfer	YES ____	NO ____
.Transaction terminal emulation	YES ____	NO ____
.Peer-to-peer applications link	YES ____	NO ____
.Message switching	YES ____	NO ____

Q13.
Do you use (or plan to use) any of the following technologies?

	USE	PLAN TO USE
.Cable	____	____
.X400	____	____
.FTPM	____	____
.ISDN	____	____
.Satellites	____	____

Q14.
Hereunder are some technical characteristics for which we would like to have some details

a. Technical carcteristics
1. Reliability ____
2. Serviceability ____
3. Availability ____
4. Performance
4.1 Average response time ____
4.2 Message transferring time ____
4.3 Average volume transferred/hr ____

b. Network management (Domestic, external customers)
1. Services offered ____
2. Package used (e.g. NETVIEW, NETWARE...) ____
3. Security management (how?) ____

4.Privacy management
(how?)

c.Network management (Inter-Bank)
1.Services offered

2.Package used (e.g. NETVIEW, NETWARE...)

3.Security management
(how?)

4.Privacy management
(how?)

d.Network management (Intra-Bank)
1.Services offered

2.Package used (e.g. NETVIEW, NETWARE...)

3.Security management
(how?)

4.Privacy management
(how?)

e.Network management (International)
1.Services offered

2.Package used (e.g. NETVIEW, NETWARE...)

3.Security management
(how?)

4.Privacy management
(how?)

NETWORKING PLANS & DEVELOPMENT

Q15.
Among the following list of services, what are those you have planned to develop?

a.Retail banking

.Branch offices management YES ____ NO ____
.Payment systems YES ____ NO ____
.ATM network YES ____ NO ____
.POS network YES ____ NO ____
.Clearing systems YES ____ NO ____
.Money transfer systems YES ____ NO ____
.Self-service banking YES ____ NO ____
.Home banking (which services?) ____

.Firm banking (which services?) ____

b.Wholesale/International banking YES ____ NO ____

c.Investment banking YES ____ NO ____

d.Global trading system YES ____ NO ____

e.Risk management YES ____ NO ____

Q16.
What are your plans in term of EDI projects?

Projects planned ____

Integration with current networking ____

Standards to use ____

Q17.
Could you please rank between 1 to 5 (1 being low, 5 high) how valuable closed user group network services are to your organization, such as SWIFT, stock exchange information services (TOPIC in London), equity and bonds networks (TAURUS in London):

1 2 3 4 5

(comments) ____

Q18.
How do you rank (1 to 5) the importance for your future development of:

a.EDI	1	2	3	4	5
b.EFT	1	2	3	4	5
c.Smart cards	1	2	3	4	5
d.Offering more customer services via ATMs	1	2	3	4	5
e.Videotex	1	2	3	4	5
f.other	1	2	3	4	5

(comments)

Q19.
How would you describe your global networking strategy (in term of mid-term, long-term objectives)?

Q20.
The following relatec to your supplierc. Would you please highlight your relationships and problems?

Suppliers	Relationships	Problems

RETURNS ON NETWORKING

Q21.
Please comment on the following:

	Now	Future
.Stakes		
.Opportunities		
.Risks		
.Success/Failures		
.Limiting factors		
.Contribution to your organization strategy		
.Competitive edges		

COSTS

Q22.
a.What are your costs?
.Investment
.Operating

b.How do you charge your costs back to the users?

Q23.
What are the expected R.O.I.?

a.Out of your total information system? years

b.Out of your networking system? years

COMPETITION

Q24.
Would you please give us your perception of the competition?

CONCLUSION

Thank you very much in allowing me to take up so much of your time. Are there any major issues that you think that we have not covered in this questionnaire that are of major importance for the next few years for the banking & finance market, either in _____ (country of interview), or around Europe, or worldwide in general?

Having persuaded Bernard Jacquiot of the inadvisability of travelling to the US in Week 15, (i.e. this week), he has come back to me today (Monday 9th April) saying that he wants to go next week, (i.e. Week 16).

His "reasoning" is that there is a colleague of his travelling to the US as well...

During our meeting on Friday, I put to Bernard your proposition that INPUT handle the setting up of the US interviews. He has agreed to this. He also agreed to your suggestion that the interviews would have to focus on the central themes whilst the necessary data (revenues, network configuration etc.) could be gathered either pre- or post- meeting.

I suggested that it would be sensible for him to start with Bank of America in San Francisco, say Tuesday 17th and then fly east for the interviews with Telerate (Dow Jones), Citicorp and Chase. Bernard agreed with this, adding that Bull's contact at Chase is "very strong" and he felt that we should use it.

So that is the score, Norman. He has asked to contact you and I have given him your number, but have flagged the fact that I would be sending you a fax today with essential details. So key points for (immediate) resolution:

- o Is Week 15 possible?
  (I need to know this as I'm setting up interviews with UK and German banks)

- o Is it okay if he calls you?
  (Note: He's what I would call a "bit of a worrier")

I enclose at the tail-end of the fax a resume of the essential points of the questionnaire.

Many Thanks.

OVERVIEW OF INFORMATIONS SYSTEMS

DP department number of people

Configuration of computers systems

Type of architecture (centralized vs distributed)

Present banking/finance applications developed

DP Budget amount

DP budget distribution:

- Hardware + System Software
- Software Packages
- Application development
- Networking
- External services

NEW PROJECTS PLANNED

Retail Banking

- Branch offices management
- Payment systems
  - ATM Network

POS Networks

Clearing systems

Money transfer systems

Self-service banking

Home banking

which services

Firm Banking

which services

WHOLESALE/INTERNATIONAL BANKING

INVESTMENT BANKING

GLOBAL TRADING SYSTEM

INTERNATIONAL NETWORK

RISK MANAGEMENT

NETWORKING

A: NETWORK TOPOLOGY

International Network

Network architecture and Topology

Network protocols/standards

volume of traffic

Communication links used:

low speed
medium speed 40-50 kbps
high speed 1-2Mbps

x25 Networks

X400

ISDN

Satellites

Domestic network

Network architecture and Topology

Network protocols/standards

number/type of nodes

Volume of traffic

Communication links used

low speed
medium speed 40-50 kbps
high speed 1-2Mbps

x25 Networks

X400

ISDN

Satellites

Interconnection Domestic-Overseas networks

B. INTEGRATION WITH DP SYSTEMS

- Front-ending types
- Communication modes
  - File Transfer
  - Transaction Terminal emulation
  - Peer-to-peer applications link
  - Message switching
  - Telex
  - Fax
  - Telephone
  - Videoconference

C. NETWORKING COSTS

- Investment/operating costs
- Relative part to DP systems
- User billing
- Network cost ratios

D. TECHNICAL CHARACTERISTICS

- Reliability

Serviceability

Availability

Performance

average response time end-to-end

average transit time end-to-end

Volume transferred/day

per peak hour

E. NETWORK MANAGEMENT

Services offered

Network control
Network Administration
Performance management
Cost control/billing

Package used

Security management

Privacy management

G. FINANCIAL INFORMATION SERVICES USED MARKET INFO SERVICES

total expense for: % of total expense

REUTER

TELERATE

IDC

TOPIC

QUOTRON

DOW J

OTHERS

Distribution between video/digital mode

SWIFT

total expense for:

Messages volume per year

GEIS

Services used

total expense for:

Messages volume per year

EDI

~~N.E.BTO~~. PROJECTS

Projects planned

Partnership

other bank/finance society

which multiservices products

Integration with current networking

Standards to use

RETURNS OF NETWORKING

Stakes

Benefits

Risks

Success key factors

Contribution to the bank strategy:

- New products

- New markets

- competitive edges

R.O.I. expected

NEW DIALLING CODE

on 6th May 1990 our code will change from 01 to 071

INPUT

PICCADILLY HOUSE
33/37 REGENT STREET, LONDON SW1Y 4NF
TEL: (01) 493 9336 TELEX: 27113
FAX: (01) 629 0179

FAX TRANSMITTAL FORM

DESTINATION : Mountain View

FAX NUMBER : INPUT

ATTENTION : Norman Littell

Telephone Number/Location

NUMBER OF PAGES: 1 of 6

CONFIDENTIAL CORRESPONDENCE: YES ✓ NO

URGENT : YES ✓ NO

DESCRIPTION:

Please find synthesis of questionnaires.
I would suggest that the following are the sections which would comprise the essential of the interviews with the act being data collection.

- Page 3 ("Projects")
- Page 4 ("EGI Projects")
- Page 5 ("Strategic factors")

****

FROM : Tim Slessor

DATE : 12/4

INPUT :

Project Charge Code:

INPUT LTD DIRECTORS P.A. CUNNINGHAM (U.S.A.), P.E. CUNNINGHAM, K.W.L. HOCKING, P. LINES
REGISTERED OFFICE: PICCADILLY HOUSE, 33/37 REGENT STREET, LONDON SW1Y 4NF

INPUT/BULL Study

International Financial Networks

QUESTIONNAIRE

Date:
Bank/Society:
Name of Interviewee:
Position:

Prime Activity:
Secondary Activity:

Size of Organisation:
No. of branches (domestic)
(foreign)
(affiliates)

1989 Revenues:

OVERVIEW OF INFORMATIONS SYSTEMS

1) DP department
   - o Number of people:
   - o Budget:
   - o Budget distribution:
     - o Hardware + System Software:
     - o Software Packages:
     - o Application development:
     - o Networking:
     - o External services:
       - o Processing:
       - o Network:
       - o Professional:

   - o Configuration of computers systems
     - o Type of architecture (centralized vs distributed)

     - o Present banking/finance applications developed

2) Use of External Services
   - o Total budget:

Service	% of total expense
Reuters	
Dow Jones/Telerate	
Topic	
Quotron	
Others	

(Note: Distribution between video/digital mode)

Service	total expense
SWIFT	

- o Messages volume per year

GEIS
- o Services used
- o Messages volume per year

3) Projects

Activity	Status
o Branch offices management	
o Payment systems	
o ATM Network	
o POS Networks	
o Clearing systems	
o Money transfer systems	
o Self-service banking	
o Home banking (which services)	
o Company Banking (which services)	
o Wholesale Banking	
o Investment Banking	
o International Network	
o Risk Management	

NETWORKING

1) Basic Data

	Network	
	Domestic	International
o Network Architecture		
o Network protocols/standards		
o Number/type of nodes		
o Volume of traffic		
o Communication links used:		
o low speed		
o medium speed (40-50 kbps)		
o high speed (1-2Mbps)		
o X25 Networks		
o X400		
o ISDN		
o Satellite		
o Interconnection Domestic-Overseas networks		

2) Integration with DP systems
- o Front-ending types
- o Communication modes
- o File Transfer
- o Transaction Terminal emulation
- o Peer-to-peer applications link
- o Message switching
- o Telex
- o Fax
- o Telephone
- o Videoconference

3) Networking Costs
- o Investment/operating costs
- o Relative part to DP systems
- o User billing
- o Network cost ratios

4) Technical Characteristics
- o Reliability
- o Serviceability
- o Availability
- o Performance
  - o average response time end-to-end
  - o average transit time end-to-end
- o Volume transferred/day
  - o per peak hour

5) Network Management
- o Services offered
  - o Network control
  - o Network Administration
  - o Performance management
  - o Cost control/billing
- o Package used
- o Security management
- o Privacy management

6) EDI Projects
- o Projects (current/planned):
- o Integration with current network:
- o Standards:
- o Partnership (Bank/Finance Company)
  - o which multiservices products:

7) Strategic Factors:

o Please comment on the following:

o What are the
- stakes (now/future)
- opportunities (now/future)
- risks (now/future)
- success factors (now/future)
- limiting factors (now/future)

o What contribution does the network make to your organisation's overall strategy?

- new products
- new markets
- competitive edge

o Anticipated Return on Investment:

o Could you please give your perception of the competition?

Conclude) Are there any major issues that you feel have been left uncovered and that are of major importance for the international financial network sector over the next few years?

TO: Norman Littell **FROM:** Tim Stevens

DATE: 19 April **CC.** Thierry Dumont (France)

Norman,

Thank you for the fax.

We ran the "week 18" proposal past time and frankly, he went berserk. He's going to Japan in Week 19, he has family commitments in Week 18, he is on holiday in Week 20 and for two days in Week 21.... You think you've got problems, I've got irate Germans, Belgians and Irish on my back complaining about my shifting interview dates!

So, it <u>has to be</u> Week 17. Bull's view (and it's hard to argue) is that Weeks 15 and 16 both slipped past and that INPUT is supposed to be the company that already has "extensive industry contacts, so why on earth are we having problems?". The sarcasm is noted and hurts, but the problems have been exacerbated by the Japan office only managing to get 25% of the requested interviews, whilst Bull (Japan) has clocked up a 100% rating!

I appreciate that you were unlucky yesterday. But today's another day, right? The schedule I tentatively proposed to him yesterday, culled from your feedback was as following:

COMPANY	LOCATION	TIME	CONTACT
Merrill Lynch	New York	Monday 23rd April	Dwayne Peterson Head of Ops,Systems & Comms
Telerate	New York	Mon/Tues 23rd/24th	Bob Peterson Title?
Chase	New York	Wed a.m. 25th	Bob Craig Title?
	FLY TO LA		
Citicorp	LA	Thursday 26th	Paul Glazer Title?

FLY TO SAN FRANCISCO

B of A	SF	Friday 27th	Peter Hill Title?

If you could try and make these and fill in the titles. We'll need the full addresses and phone numbers too as Monsieur Jacquiot wants "everything in writing" before he leaves.

If you have to drop Merrill Lynch to get Chase in Monday, then I would think this wise.

It would be - frankly - verging on catastrophic (me, I'm just a hyperbole man) if we can't get these meetings set up for Week 17. I have a European Financial Services report supposedly "coming out of this" yet I'm being prevented from doing my European interviews because US bankers are never there!

Hysterical, yet paradoxically calm.

Tim

Tim

INPUT®

Parsippany Place Corporate Center, Suite 201, 959 Route 46 East, Parsippany, NJ 07054 (201) 299-6999

FAX No. (201) 263-8341

Sent

FAX TRANSMITTAL FORM

COVER SHEET - Page 1

DESTINATION: INPUT - UK, France

FAX NUMBER:

ATTENTION: Tim, Thierry

Telephone Number/Location

FROM: TOF

DATE: May 14

PAGES: 1 of 1

TYPE: CONFIDENTIAL CORRESPONDENCE YES NO

URGENT YES NO

CHARGE CODE:

COMMENTS: Please send an English copy of Bull contract (or sections dealing with methodology/delivery). Neither we nor our Bull contacts know if we are finished!! We sent interview drafts to Bull in France today. We will send out copies to INPUT in UK tomorrow

Tim

rAO.
Norman Lillett.
INPUT, Ca

Chase
Citi
Telerate

28 March
90

From
Tim Stevens
INPUT, UK.

Re-our conversation of yesterday, I am faxing you a copy of the questionnaire I have compiled and agreed with Bull.
The target, have a meeting point of ~~[illegible]~~, is as follows:

- High-level person(s) also can talk on Network strategy.
- INPUT to administer questionnaire with Bull, in the form of Bernard Jacquiot (see cvd attached), present.
- It will take (I think) AT LEAST two hours.

The ~~dates~~ requirement is now only Bank of America as he is seeing Citicorp on the 9 or 10 April & Chase on the 11th.

a) Would it be possible to arrange the interview with B of A on the 12th or 13th April?
If so, that would be wonderful, thinking further, once you've looked at the questionnaire, do you think it might be useful for someone from the East Coast to attend the Citicorp / Chase meetings? (1990 research etc).

Re-Telerate (AP Dow Jones). I have a contact in London but none in the US. Ideally, Monsieur Jacquiot would like to see someone from Dow Jones on either the 9th, 10th or 11th April but this needs to be integrated with his other meetings

BERNARD JACQUIOT
CONSEILLER À LA DIRECTION
OPÉRATION BANQUE, DISTRIBUTION, ASSURANCE

Bull

BULL S.A.
109, RUE SALVADOR ALLENDE - 92000 NANTERRE
TÉL. : 47 44 93 84 - TÉLEX : 611486 F

Bernard Jacquiot
Advisor to the Board
(Banking, distribution & insurance).

I apologise for the handwriting, but (as usual) I'm trying to keep too many balls in the air to be able to strike my keyboard as well.

As you'll note, he's left it late (originally he was going to the US at the end of April). However, if you could pull off a meeting with B of A on one of those days & Tom can do a similar thing with Dow Jones, then I'll be forever grateful.

If you need more, please call / fax, I'm usually in the office late in the evening.

Thanks, Norman.

Bernard

Level

USER QUESTIONNAIRE

INTRODUCTION

Introduce yourself as an interviewer from INPUT, an independent consultancy company. Explain that we are coordinating with BULL (France) on a project looking into international financial networks as well as running a multi-client network services program.

We would like to ask a number of questions as part of this research. This should not take any longer than 45 minutes, and in appreciation of their co-operation they will receive a short summary of the results, when the report is completed later this year.

REASSURE THE RESPONDENT that any answers will be treated in the strictest confidence and that comments made by individual respondents are never given to our clients. A summary of some comments might be used to illustrate a point in the final report, in which casesuch comments are never attributed to individual respondents.

Q1.
I would just like to check that we can discuss your organization's strategy towards financial information networks and the relationship with data processing services and systems

Yes 1 GO TO Q2

No 2 FIND OUT WHO IS AND RE-INTRODUCE YOURSELF

GENERAL INFORMATION

Q2.
Coul I first check on the principal activities of your organization (circle as appropriate):

NOTE: an organization could easily be active in a number of these at the same time. If this is the case, circle each one, noting which is the prime activity, which are the secondary.
The interviewer should have a good idea which are the activities of the respondent's organisation before telephoning, so do not go thru the whole list of activities; this would seem unprofessional to the respondent.

		PRIME ACTIVITY	SECONDARY ACTIVITY
a.Commercial Banks			
Retail Bank	A	O	O
Building Society	B	O	O
Merchant Bank	C	O	O
International Bank	D	O	O

b.Brokers

Finance House	E	O	O
Securities Broker	F	O	O

c.Others

Card Company	G	O	O
Credit Database	H	O	O
some other (please describe)	I	O	O

Q3.
Could you also indicate the size of your organization?

total asset/annual turnover ('89) _ . .

change versus '88 . %

number of branches _____ (domestics) _____ (foreign)

data processing dpt (n° of people) _

Q4.
Could you please provide a breakdown of your services currently running on your network? (measure volumes). E.g. Collection services, Disbursment services, Cash management, Trading, Electronic Information services...)

a.Customer Services

1.to firms
1 _____
2 _____
3 _____

2.to individuals
1 _____
2 _____
3 _____

b.Intra-bank services
1 _____
2 _____
3 _____

c.Inter-bank services
1 _____
2 _____
3 _____

c.Networking

1
2
3

Q7.
Could you please rank between 1 to 5 (1 being low, 5 high) the importance of the following factors for you to achieve your planned development of computer-based information services?

a.Use of external vendors rather than using internal resources (comments)	1	2	3	4	5
b.Improving the ability of your clients/ end-users to access your system via more sophisticated terminals?	1	2	3	4	5
c.Moving away from a centralized data processing strategy to a decentralized strategy?	1	2	3	4	5
d.The 1992 initiative of the European Commission in gradually developing a Single European Market during the 1990s?	1	2	3	4	5
e.Open international standards (e.g. OSI, UNIX, EDIFACT)?	1	2	3	4	5

GENERAL BANKING & FINANCE INFORMATION

Q8.
Would you agree with the following statement?

Security must be a key issue for any financial institution and is a factor that is constantly putting pressure on increasing the complexity of systems and hence on costs:

YES NO

Q9.Which of the following country markets do you see as leading in the development of new banking & finance systems?

a.the U.S.A. o

b.Japan o

c.the UK o

d.West-Germany o

e.France o

f.other o

comments _____

Q10.Which do you see as being the 3 leading software and services vendors in the banking & finance sector?

1 _____
2 _____
3 _____

comments _____

NETWORK SERVICES

Q11.
Do you have a plan of your network design?

a.Network architecture Centralized _____ Decentralized _____

b.Protocols/Standards _____

c.Number & type of nodes _____

d.Volumes _____

e.Communication links TYMNET _____ INFONET _____
(Use/Plan to use) Others _____
(Public/Private)
International _____

National _____

Q12.
Would you describe the integration of your network within your global information system strategy?

a.Front-ending YES NO

b.Communication modes

.File transfer	YES	NO
.Transaction terminal emulation	YES	NO
.Peer-to-peer applications link	YES	NO
.Message switching	YES	NO

Q13.
Do you use (or plan to use) any of the following technologies?

	USE	PLAN TO USE
.Cable		
.X400		
.FTPM		
.ISDN		
.Satellites		

Q14.
Hereunder are some technical caracteristics for which we would like to have some details

a.Technical carcteristics

1.Reliability

2.Serviceability

3.Availability

4.Performance

4.1 Average response time

4.2 Message transferring time

4.3 Average volume transferred/hr

b.Network management (Domestic, external customers)

1.Services offered

2.Package used (e.g. NETVIEW, NETWARE...)

3.Security management (how?)

Q12.
Would you describe the integration of your network within your global information system strategy?

a.Front-ending YES ____ NO ____

b.Communication modes

.File transfer	YES ____	NO ____
.Transaction terminal emulation	YES ____	NO ____
.Peer-to-peer applications link	YES ____	NO ____
.Message switching	YES ____	NO ____

Q13.
Do you use (or plan to use) any of the following technologies?

	USE	PLAN TO USE
.Cable	____	____
.X400	____	____
.FTAM	____	____
.ISDN	____	____
.Satellites	____	____

Q14.
Hereunder are some technical caracteristics for which we would like to have some details

a.Technical carcteristics

1.Reliability ____

2.Serviceability ____

3.Availability ____

4.Performance

4.1 Average response time ____

4.2 Message transferring time ____

4.3 Average volume transferred/hr ____

b.Network management (Domestic, external customers)

1.Services offered ____

2.Package used (e.g. NETVIEW, NETWARE...) ____

3.Security management (how?) ____

4.Privacy management
(how?)

c.Network management (Inter-Bank)
1.Services offered

2.Package used (e.g. NETVIEW, NETWARE...)

3.Security management
(how?)

4.Privacy management
(how?)

d.Network management (Intra-Bank)
1.Services offered

2.Package used (e.g. NETVIEW, NETWARE...)

3.Security management
(how?)

4.Privacy management
(how?)

e.Network management (International)
1.Services offered

2.Package used (e.g. NETVIEW, NETWARE...)

3.Security management
(how?)

4.Privacy management
(how?)

NETWORKING PLANS & DEVELOPMENT

Q15.
Among the following list of services, what are those you have planned to develop?

a.Retail banking

.Branch offices management YES ____ NO ____
.Payment systems YES ____ NO ____
.ATM network YES ____ NO ____
.POS network YES ____ NO ____
.Clearing systems YES ____ NO ____
.Money transfer systems YES ____ NO ____
.Self-service banking YES ____ NO ____
.Home banking (which services?) YES ____ NO ____

.Firm banking (which services?) ____

b.Wholesale/International banking YES ____ NO ____

c.Investment banking YES ____ NO ____

d.Global trading system YES ____ NO ____

e.Risk management YES ____ NO ____

Q16.
What are your plans in term of EDI projects?

Projects planned ____

Integration with current networking ____

Standards to use ____

Q17.
Could you please rank between 1 to 5 (1 being low, 5 high) how valuable closed user group network services are to your organization, such as SWIFT, stock exchange information services (TOPIC in London), equity and bonds networks (TAURUS in London):

(comments) 1 2 3 4 5

Q18.
How do you rank (1 to 5) the importance for your future development of:

a.EDI	1	2	3	4	5
b.EFT	1	2	3	4	5
c.Smart cards	1	2	3	4	5
d.Offering more customer services via ATMs	1	2	3	4	5
e.Videotex	1	2	3	4	5
f.other	1	2	3	4	5

(comments)

Q19.
How would you describe your global networking strategy (in term of mid-term, long-term objectives)?

Q20.
The following relates to your suppliers. Would you please highlight your relationships and problems?

Suppliers	Relationships	Problems

Q21.

RETURNS ON NETWORKING

Please comment on the following:

	Now	Future
.Stakes		
.Opportunities		
.Risks		
.Success/Failures		
.Limiting factors		
.Contribution to your organization strategy		
.Competitive edges		

COSTS

Q22.

a.What are your costs?

.Investment

.Operating

b.How do you charge your costs back to the users?

Q23.

What are the expected R.O.I.?

a.Out of your total information system? _____ years

b.Out of your networking system? _____ years

COMPETITION

Q26.
Would you please give us your perception of the competition?

CONCLUSION

Thank you very much in allowing me to take up so much of your time. Are there any major issues that you think that we have not covered in this questionnaire that are of major importance for the next few years for the banking & finance market, either in _____ (country of interview), or around Europe, or worldwide in general?

TRANSACTION REPORT

APR-27-90 FRI 18:42

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FAX TRANSMITTAL FORM

COVER SHEET - Page 1

DESTINATION: INPUT - Paris

FAX NUMBER:

ATTENTION: Thery

Telephone Number/Location

Bill

FROM: Tom O'Flaherty

DATE: 4/27

PAGES: 1 of 3

TYPE: CONFIDENTIAL CORRESPONDENCE YES ___ NO ___

URGENT YES ___ NO ___

CHARGE CODE: YEBNS

COMMENTS: This will supplement my voicemail

Tom

(Being left at his hotel)

INPUT

959 Route 46 East, Suite 201, Parsippany, NJ 07054 (201) 299-6999
Telex 134630 Fax (201) 263-8341

THOMAS J. O'FLAHERTY
Vice President

Dear Mr Ezenberg:

Welcome to New York. Please call our office Monday after 10am to learn the rest of the meeting times. I will not be able to accompany you on your appointments due to scheduling conflicts. However, one of our senior consultants will be going with you. He has extensive experience in the banking industry. His name is John McGann. Please call either of us on Monday

Tom O'Flaherty

U.S. MEETING LIST -- Honeywell Bull (Serge EZENBERG) -- Week of 4/30-5/4
Home phone in Paris: 011-33-1-405-99-751

Arriving NYC Sunday 4/29, 4pm

Leaving NYC Wednesday, TWA843
Arriving SFO 9:15pm.

Leaving SFO Sunday

Hotel Esplanade (212) 874-5000
305 West End Avenue @ 74th

Marriott Hotel (415) 896-1600
55 4th Ave @ Market

---

to call back w/2 ints.

Citicorp
399 Park Avenue
2nd floor
Manhattan

Colin Crook
Dir., Citicorp Technology Office
(212) 559-2393
(secy: Lisa Halpern x-2379)

Secretary will call on Monday am 4/30 to confirm location/time. He definitely is aware of plans and wants to make a meeting.

Telerate

Jersey City, NJ

Bob Peterson
Telecommunications Dir
(201) 860-4150
(no secy)

He should call on Monday am 4/30 and confirm location/time

Wednesday, 5/2/90 **9:00am**
---> NGL to call on Mon or Tue to confirm

Chase Manhattan Bank
1 World Trade Center
38th floor
Manhattan

Bob Craig

(212) 432-8114
(secy: Yvonne Green 432-8167)

Wednesday, 5/2/90 **11:00am**

Merrill Lynch & Co.
World Financial Center
One South Tower
9th floor
Manhattan

Bruce Terkstra

(212) 236-0062
(secy: Gisella)

Thursday, 5/3/90 **11:00am**
(asst: David Smith -- will call NGL on Mon 4/30 to reconfirm)

Bank of America
Concord Technology Campus
Bldg D (2000 Clayton)
4th floor
Concord, Calif.

Kermit Coe, VP
BASE Technology Administration

(415) 675-3947
(secy: Rosa Loving)

John

- Bill
- UMX advisor - White

Any is leave a voice mail #

PHONE MEMO

TO: Tom

FROM: M Thierry Dumont

OF: Paris office

DATE: 4/22

TIME: 2:30 AM PM

AREA CODE / NUMBER / EXTENSION:

MESSAGE:

Mr Eisenberg from Bull will be arriving this Sunday @ 4:00 pm staying @ the Esplanade Hotel Suite 05 - Western Ave.

212-874-5000

SIGNED:

PHONED ☐ CALL BACK ☐ RETURNED CALL ☐ WANTS TO SEE YOU ☐ WILL CALL AGAIN ☐ URGENT ☐ WAS IN ☐

MONARCH M5176

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52, boulevard de Sébastopol, 75003 Paris Tel. (33-1) 42 77 42 77
Telex 218 495F Fax (33-1) 42 77 85 82

FAX TRANSMITTAL FORM

Destination : INPUT / US

Fax number : 19.1.201 299 6999

Attention : Tom O'FLAHERTY

Telephone number/Location :

Number Of Pages : 1 of 1

Confidential Correspondance YES NO ✓

Urgent YES NO

Description : Re: BUM (YEBNS) Project.
A guy called Serge EISENBERG is arriving at New-York (Sunday!).
He hasn't been able so far, to tell me when neither in which hotel he's been booked.
He's supposed to give me a call at my home number (33-44 80 43 33) tonight or tomorrow to let me know.
As you're supposed to host him next Monday, Tuesday, Wednesday, I'll leave you a message in your voice mail as soon as I'll know the details.
PLEASE LISTEN YOUR MESSAGES ON SUNDAY!
Thanks

From : Thierry

Date : 4-27-90

INPUT Project Charge Code :

SARL AU CAPITAL DE 50.000F
RCS PARIS B 347 726 440 APE 7702
SIEGE SOCIAL: 29 RUE DE LENINGRAD, 75008 PARIS

4pm Sun arrival

U.S. MEETING LIST -- Honeywell Bull (Serge EZENBERG) -- Week of 4/30-5/4

Status as of 4/25 (end of day)

Hotel Esplanade 74- ~~[illegible]~~ + West Ord
212- 874-5000

9am Wed
Chase Manhattan Bank
1 WTC - 38th flr

Manhattan

Flexible 4/30-5/2

Bob Craig

(212) 432-8114
(secy: Yvonne Green 432-8167)

Citicorp
399 Park Avenue

Manhattan

Promised to call, assign person and confirm location/time on 4/26

Colin Crook
Dir, Citicorp Technology Office
(212) 559-2393

Telerate

Jersey City, NJ

Promised to call and confirm location/time on 4/26

Bob Peterson
Telecommunications Dir
(201) 860-4150
(no secy)

11am
Wednesday, 5/2/90

Merrill Lynch & Co.
World Financial Center
One South Tower
9th floor
Manhattan

11:00am

Bruce Terkstra

(212) 236-0062
(secy: Gisella)

Thursday, 5/3/90

Bank of America
Concord Technology Campus
Bldg D (2000 Clayton)
4th floor
Concord, Calif.

11:00am

Kermit Coe, VP
BASE Technology Administration

(415) 675-3947

INPUT

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Telex 171407 FAX (415) 961-3966

FAX TRANSMITTAL FORM

DESTINATION: INPUT UK/NJ

FAX NUMBER:

ATTENTION: TIM STEVENS / TOM O'F

Telephone Number/Location

NUMBER OF PAGES: 1 OF 2

Confidential Yes___ No___

Urgent Yes___ No___

DESCRIPTION:

STILL HAVE VERBALLY CONTACTS TOM O'F WILL COORDINATE/ATTEND NY MEETINGS. IF SERGE CAN'T WAIT TILL FRIDAY I SUGGEST HE SEND US A NOTE TELLING US WHICH HOTEL HE WILL BE IN, AND TOM WILL CONTACT HIM SUNDAY TO ARRANGE MONDAY MORN MEETINGS

FROM: Norman

DATE: 4/25

INPUT
Project Charge Code:

FILE: ___CHRON ___CONTACT ___OTHER

Specify:

U.S. MEETING LIST -- Honeywell Bull (Serge EZENBERG) -- Week of 4/30-5/4
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